

IN THE CLAIMS:

Rewrite the claims as follows:

1. (Original) A method of transferring a sum of money from a customer to a beneficiary via a money-transfer company, a network of money dispensing machines and a plurality of distributors of money pick-up devices and corresponding personal codes capable of selective operation of said money dispensing machines, said method comprising:

collecting said sum of money, via said money-transfer company, from a customer for transfer to a beneficiary;

providing said beneficiary with a unique device pick-up code;

presenting said unique device pick-up code to one of said distributors;

activating one of said money pick-up devices and generating a corresponding personal code, via said distributor and said money-transfer company, in response to the step of presenting said unique device pick-up code to one of said distributors;

giving said beneficiary an activated one of said money pick-up devices and a corresponding personal code; and

operating one of said money dispensing machines to collect said sum of money via said beneficiary using said activated one of said money pick-up devices and said corresponding personal code.

2. (Original) The method of claim 1 wherein said activating step includes transmitting said unique device pick-up code from said distributor to said money-

transfer company, and transmitting said personal code from said money-transfer company to said distributor.


3. (Original) The method of claim 2 wherein the step of transmitting said unique device pick-up code includes transmitting, from said distributor to said money-transfer company, a unique device identification associated with said activated one of said money pick-up devices.

4. (Original) The method of claim 3 wherein the step of transmitting said unique device pick-up code includes transmitting a distributor identification to said money-transfer company.

5. (Original) The method of claim 4 wherein the step of transmitting said unique device pick-up code includes transmitting signals from said distributor to said money-transfer company via a public switched telephone network (PSTN), and the step of transmitting said distributor identification includes transmitting an automatic number identification (ANI) signal from said PSTN to said money-transfer company.

6. (Original) The method of claim 5 wherein the step of activating includes matching said ANI signal with previously stored distributor data prior to the step of transmitting said personal code from said money-transfer company to said distributor.

7. (Original) The method of claim 6 wherein said money dispensing machines are automatic teller machines (ATM's) and the step of giving said beneficiary an activated one of said money pick-up devices includes giving said beneficiary an ATM card, having a magnetic strip with an ATM card code stored thereon, and a corresponding ATM personal identification number.



8. (Original) A method of transferring a sum of money from a customer to a beneficiary via a money-transfer company, a network of ATM's (automatic teller machines) and a plurality of distributors of ATM cards and corresponding ATM PTNS (personal identification numbers) for operating said ATM's, said method comprising:

collecting said sum of money, via said money-transfer company, from a customer for transfer to a beneficiary;

providing said beneficiary with a unique pick-up code for getting an activated ATM card and a corresponding PIN from one of said distributors;


presenting said unique pick-up code to one of said distributors;

activating one of said ATM cards and generating a corresponding PIN via said distributor and said money-transfer company, in response to the step of presenting said unique pick-up code to one of said distributors;

giving said beneficiary an activated one of said ATM cards and said corresponding PIN; and

operating one of said ATM's to collect said sum of money via said beneficiary using said activated one of said ATM cards and said corresponding PIN.

9. (Original) The method of claim 8 wherein said activating step includes transmitting said unique pick-up code from said distributor to said money-transfer company, and transmitting said PIN from said money-transfer company to said distributor.



10. (Original) The method of claim 9 wherein the step of transmitting said unique pick-up code includes transmitting, from said distributor to said money-transfer company, a unique ATM card number visibly fixed on said ATM card.

11. (Original) The method of claim 10 wherein the step of transmitting said unique pick-up code includes transmitting a distributor identification to said money-transfer company.

12. (Original) The method of claim 11 wherein the step of transmitting said unique pick-up code includes transmitting signals from said distributor to said money-transfer company via a public switched telephone network (PSTN), and the step of transmitting said distributor identification includes transmitting an automatic number identification (ANI) signal corresponding to said distributor from said PSTN to said money-transfer company.

13. (Original) The method of claim 12 wherein the step of activating includes matching said ANI signal with previously stored distributor data prior to the step of transmitting said PIN from said money-transfer company to said distributor.

14. (Original) A money-transfer system, for transferring a sum of money from a customer to a beneficiary, comprising:


a network of money dispensing machines each capable of dispensing said sum of money in response to operation thereof via a money pick-up device and a corresponding personal code;

a plurality of distributors of said money pick-up devices;

a money-transfer company having collecting means for collecting said sum of money from a customer for transfer to a beneficiary, device pick-up means for providing said beneficiary with a unique device pick-up code for allowing said beneficiary to get an activated one of said money pick-up devices from a distributor, and activating means for providing said beneficiary with a personal code corresponding to said money pick-up device and said sum of money; and

a communication system connecting said plurality of distributors to said money-transfer company, said communication system including distributor identification means for transmitting a distributor identification signal to said money-transfer company when a distributor initiates communication with said money-transfer company.

15. (Original) The money-transfer system of claim 14 wherein said communication system includes a public switched telephone network (PSTN), and said distributor identification means includes an automatic number identification (ANI) system connected to said PSTN, for transmitting an ANI signal, corresponding to a distributor's telephone number, to said money-transfer company when a distributor initiates communication with said money-transfer company.



16. (Original) The money-transfer system of claim 15 wherein said activating means includes distributor validation means for matching an ANI signal with a previously stored telephone number of a distributor to validate a distributor's request to activate a money pick-up device.


17. (Original) The money-transfer system of claim 16 wherein said money dispensing machines include ATM's (automatic teller machines) and said money pick-up devices are ATM cards.

18. (Previously Added) A method of transferring money from a customer to a beneficiary via a money-transfer company, comprising the steps of:

- supplying a sum of money by a customer to a money-transfer company;
- providing a beneficiary with a fund pickup number;
- providing the fund pickup number by the beneficiary to a distributor;
- activating a money pickup device by the distributor after receipt of the fund pickup number;

operating a money dispensing machine by the beneficiary using the activated money pickup device;

dispensing money to the beneficiary upon operation of the money dispensing machine.



19. (Previously Added) The method of claim 18, wherein the supplying a sum of money step includes identifying the beneficiary by the customer; and the step of activating the money pickup device is carried out only upon receipt of the fund pickup number from the identified beneficiary.

20. (Previously Added) The method of claim 18, wherein the providing the beneficiary with the fund pickup number step is carried out by the customer.

21. (Previously Added) The method of claim 18, further comprising the step of providing the beneficiary with a personal code after receipt of the fund pickup number by the distributor; and wherein the dispensing money step is carried out only upon receipt by the money dispensing machine of the personal code.

22. (Previously Added) The method of claim 18, wherein the activating step further includes supplying the activated money pickup device to the beneficiary.

23. (Previously Added) The method of claim 18, wherein the step of providing the fund pickup number by the beneficiary to a distributor is carried out by

BD supplying the fund pickup number by the beneficiary to one of a plurality of distributors.

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24. (New) A method of transferring money, comprising the steps of:

providing a beneficiary with a fund pickup number corresponding to an access code to enable the beneficiary to obtain money supplied to the money-transfer company by a customer;

providing the fund pickup number by the beneficiary to a distributor;

activating a money pickup device by the distributor after receipt of the fund pickup number;


operating a money dispensing machine by the beneficiary using the activated money pickup device;

dispensing money to the beneficiary upon operation of the money dispensing machine.

25. (New) The method of claim 24, wherein the step of activating the money pickup device is carried out only upon receipt of the fund pickup number from a particular beneficiary associated with the fund pickup number.

26. (New) The method of claim 24, wherein the providing the beneficiary with the fund pickup number step is carried out by the customer.





27. (New) The method of claim 24, further comprising the step of providing the beneficiary with a personal code after receipt of the fund pickup number by the distributor; and wherein the dispensing money step is carried out only upon receipt by the money dispensing machine of the personal code.

28. (New) The method of claim 24, wherein the activating step further includes supplying the activated money pickup device to the beneficiary.

29. (New) The method of claim 24, wherein the step of providing the fund pickup number by the beneficiary to a distributor is carried out by supplying the fund pickup number by the beneficiary to one of a plurality of distributors.

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